



# PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll Officers

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## Events & Mailings

### [Annual Enrollment Season – 2008 Plan Year](#)

The NDPERS Annual Enrollment Season will run from Monday, October 22 through Friday, November 9, 2007. A postcard announcing the enrollment season will be mailed to all eligible employees the week of October 15<sup>th</sup> and will direct them to the NDPERS website or their payroll office for enrollment information.

Annual enrollment gives employees the opportunity to:

- ✓ Enroll in the NDPERS FlexComp plan for 2008
- ✓ Enroll for insurance coverage in plans for which they are eligible but are not currently participating
- ✓ Add dependents
- ✓ Increase coverage levels

The “**NDPERS Annual Enrollment Guide**” will be available on Monday, October 22, 2007 from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers).

This convenient guide is your reference for information regarding enrollment, filing requirements and procedures. It also contains instructions for processing open enrollment applications using the PeopleSoft Benefits Administration system.

### **2007 NDPERS Wellness Forum:**

The NDPERS Wellness Forum has been scheduled! Please mark your calendars for Wednesday, November 14, 2007. We will have the Wellness Forum in Bismarck at the Heritage Center Auditorium. The forum is tentatively scheduled

to be from 8:00 a.m. to 4:00 p.m. The Wellness Forum is designed for all Wellness Coordinators who are responsible for creating the wellness programming for their agencies. For those employers that participate in the health plan who are not currently participating in the wellness program, the forum is an opportunity to learn more about the program to consider participation for the July 1, 2008-June 30, 2009 plan year. This year's forum will feature break-out sessions to promote the exchange of information between employers regarding programs being administered and their successes.

The forum will be web cast for those who cannot make the trip to Bismarck. However, only those present at the Wellness Forum in the Heritage Center will receive any items from the vendors that are scheduled to speak. The agenda will be posted on the website prior to the Forum. All slides and other materials will be available on the website after the Wellness Forum. The web cast will also be archived and available for viewing shortly after the forum.

## Important Updates

### **Temporary/Part-time Employee Participation in Group Health Insurance**

### **Minimum Participation Requirements:**

Temporary/Part-time employees hired prior to August 1, 2007, who are enrolled in the group health plan and do not meet the 20/20 minimum participation requirement are grandfathered in and will remain eligible to participate in the group health insurance plan so long as

they do not drop coverage or sever their employment relationship.

Temporary/Part-time employees hired prior to August 1, 2007 that are late enrollees or those hired on or after August 1, 2007 must work a minimum of 20 hours a week 20 weeks a year to be eligible to participate in the group health insurance plan.

#### Special Consideration:

A Temporary/Part-time **seasonal** employee, who works less than the 20/20 requirement will be grandfathered in and will be allowed to continue participation if they meet the following 3 conditions:

1. Enrolled and participating in the group health and life plans prior to August 1, 2007.
2. Continued their participation either through the employer billing or on COBRA during the months they were not working.
3. Returned to employment within 12 months.

#### Special Enrollment Provisions:

An eligible employee that does not enroll in the plan after the initial enrollment period or waives coverage may enroll without restriction within 31 days of one of the following conditions:

- ▶ Loss of coverage under any other health insurance plan including COBRA if the coverage period is exhausted.
- ▶ Marriage. An employee who previously waived coverage must enroll in the plan at the same time that the employee enrolls the spouse. Other eligible family members may also be enrolled at this time.
- ▶ Birth, adoption, or placement for adoption of a child. An employee who previously waived coverage must enroll in the plan at the same time that the employee enrolls the dependent child. Other eligible family members may also be enrolled at this time.

- ▶ Enrollment during the designated Annual Enrollment Season.

#### Minimum Employer Contribution

Prior to August 1, 2007, an employer was prohibited from paying any portion of a temporary/part-time employee's insurance premium. Effective August 1, 2007, this restriction is no longer in effect. The applicable premium rate for Temporary/Part-time employees of state agencies is the established rate for Part-time/Temporary/Loa. The premium rate for Temporary/Part-time employees of political subdivision is the established rates that are charged for the permanent employees.

If the employer elects to pay for a Temporary/Part-time employee's health insurance premium, the minimum contribution must be no less than 50% of the Single Rate.

#### PERS Offers Expanded Services For Ameritas Vision Plan

PERS staff now has access to Ameritas' enrollment system to see if an employee is enrolled in the vision plan and what dependents are covered on their policy. PERS member service staff will now be able to answer questions on the status of an employee's enrollment in the vision plan.

PERS has also been given access to enter the vision enrollment/change forms, cancellations and terminations directly into Ameritas' system for **Central Payroll agencies only**. **If you are an agency on the State's Central Payroll system, all vision enrollment/change forms are to be sent to PERS instead of to Ameritas effective immediately.** We are expecting that this change will result in more timely updates of an employee's enrollment status on Ameritas' system.

**If you are not on the State's Central Payroll system, then you will continue to send the vision enrollment/change forms to Ameritas until further notice.**

As a reminder, the PERS voluntary vision plan is available only to employees of State Agencies, the University System, District Health Units and the Garrison Conservancy District.

USE THIS FORM IF YOU ARE TRYING TO...

(See the Employer Guide for more details)

#### VISION INSURANCE FORMS:

<u>If You Are Trying To:</u>	<u>Use This Form</u>
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#### **Enrollments & Waivers**

Enroll a new employee	<a href="#">Voluntary Vision Enrollment/Change Form</a>
Waiver participation	<a href="#">Voluntary Vision Enrollment/Change Form</a>

#### **Changes/Additions**

Report a name, marital, or address change	Notice of Change SFN <a href="#">10766</a> and <a href="#">Voluntary Vision Enrollment/Change Form</a>
Report dependent loss of eligibility status	Notice of Status or Employment Change SFN <a href="#">53611</a> and <a href="#">Voluntary Vision Enrollment/Change Form</a>
Report an employee transferring to another PERS participating agency	Notice of Transfer Kit SFN <a href="#">53728</a>

#### **Separation of Employment**

Notify PERS of an employee's separation of employment	Notice of Status or Employment Change SFN <a href="#">53611</a> and provide the appropriate separation of employment kit.
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#### Onsite Benefit Counseling Service

The Onsite Benefit Counseling Service (OBCS) program has been available since September 1, 2007.

The OBCS is a program that allows members to receive private pre-

retirement counseling without having to travel to Bismarck. The meeting gives members the opportunity to ask specific questions about their retirement options and other associated benefits.

To learn more about Onsite Benefit Counseling Service check out our website, [www.nd.gov/ndpers](http://www.nd.gov/ndpers), under the Employer Services – Program Administration section or by calling the NDPERS office at 800-803-7377.

### **Meeting Requests**

The Meeting Request and Registration Form (SFN 53176) must be completed to request Pre-Retirement Education Program (PREP), Portability Enhancement Program (PEP), Onsite Benefit Counseling Service (OBCS) and New Employer Group meetings. We encourage you to complete the SFN 53176 sixty (60) days in advance. This allows NDPERS time to staff your meeting request.

At this time NDPERS is experiencing a shortage of staff available to travel, therefore, we are unable to satisfy any meetings, programs, or onsite counseling service requests prior to March 1, 2008.

### **Requirements for Participation in the Defined Benefit Plan for Elected & Appointed Officials**

As many of our employers have newly elected, re-elected and appointed officials filling positions effective in December or January, the [Memorandum](#) is available as a reminder regarding eligibility for participation in the Defined Benefit Plan.

If you are unable to view this memorandum on the website, please contact Kristi Hass at (701) 328-3911 to request that a hard copy be mailed to you.

### **When Preparing W-2 Forms**

If the employee is participating in the NDPERS Retirement Plan, check the "Retirement Plan" box in box 13

on the W-2 form. The NDPERS Retirement Plan is a qualified plan as described in section 401(a).

If the employee is participating in the NDPERS 457 Deferred Compensation Plan, use "Code G" in box 12 on the W-2 form.

If you have questions, call Jim at (701) 328-3945.

### **Termination of Employment**

To be eligible for benefits, a member must terminate employment. "Termination of employment" means a severance of employment by not being on the payroll of a covered employer for a minimum of one month (31 days). This period is determined by counting 31 days from the member's final regular payroll payment to the date they begin actual employment (first day of work) with a new NDPERS participating employer.

Approved leave of absence does not constitute termination of employment.

A return to work agreement between employee and employer that is made prior to retirement may not constitute a bona fide termination of employment and an individual may not be eligible for retirement benefits. In situations such as this, it is recommended that the employer contact NDPERS for guidance.

## **Revised Materials**

This section features a listing of revised forms and/or publications by program for your reference.

### **Deferred Compensation:**

- [Expedited 457 Deferred Compensation Plan & Portability Enhancement Provision \(PEP\) Enrollment SFN 54362](#)
- [North Dakota Section 457 Deferred Compensation Plan Participant Agreement For Salary Reduction SFN 3803](#)
- [Rollover/Transfer to 457 Deferred Compensation Plan SFN 50177](#)

### **Defined Benefit:**

- [Designation of Beneficiary for the Group Retirement Plan SFN 2560](#)
- [Notice of Change SFN 10766](#)
- [Defined Benefit Retirement Membership Application SFN 2561](#)
- [Notice of Status or Employment Change SFN 53611](#)
- [National Guard/Law Enforcement Retirement Membership Application SFN 17874](#)
- [North Dakota Highway Patrol Retirement Membership Application SFN 16914](#)

### **Group Insurance:**

- [Continuation of Group Health Coverage – COBRA SFN 14120](#)
- [Authorization for Automatic Premium Deduction SFN 50134](#)
- [Continuation of Group Dental Coverage SFN 53535](#)
- [Dependent Continuation of Group Dental Coverage \(COBRA\) SFN 53884](#)
- [Dependent Continuation of Health Coverage \(COBRA\) SFN 53883](#)
- [Continuation of Group Vision Coverage \(COBRA\) SFN 53536](#)
- [Dependent Continuation of Group Vision Coverage \(COBRA\) SFN 53885](#)
- [Life Insurance Enrollment/Change SFN 53803](#)

### **NDPERS Employer Guide**

Employer related information and the Employer Guide are available on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) as a reference source for you to use in the administration of NDPERS plans. These items can be found under the Employer Information - Program Administration option. We encourage you to reference this online guide for the latest version of forms and procedures for all PERS benefits.

## Board Meeting Highlights

Complete [meeting minutes](#) are available.

### [July 19, 2007](#)

- Approved the BCBSND Administrative Agreement for the 2007-2009 Biennium.
- Approved the Sagitec Contract for the NDPERS business system replacement project.

### [August 16, 2007](#)

- Staff recommended having BCBS explore adding a single plus dependent rate and how it will affect the political subdivisions.
- Received information regarding the Employer Assistance Program selection process for the 2007-2009 Biennium.

*Look forward to receiving via email your next edition of the PERSonnel Updates on January 15, 2008.*

*This newsletter is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this newsletter do not supersede the North Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board. This information is subject both to changes made by the legislature and rules and regulations established by the Board of the North Dakota Public Employees Retirement System.*



[www.nd.gov/ndpers](http://www.nd.gov/ndpers)